IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

September 28, 2000
Arnold N. Blinn et al.
3624
Patel, Jagdish
MS1-624US
8910

Title: Method and System for Restricting the Usage of Payment Accounts

RESPONSE TO OFFICE ACTION DATED DECEMBER 2, 2005

To: C

Commissioner for Patents

PO Box 1450

Alexandria, Virginia 22313-1450

From:

Daniel T. McGinnity (Tel. 509-324-9256 x259; Fax 509-323-8979)

Customer No. 22801

This a response to the Final Office Action dated December 2, 2005, for which the three-month shortened period for response expires on March 2, 2006. Favorable consideration is respectfully requested.

Amendments to the Claims begins on page 2 of this paper.

Remarks begin on page 10 of this paper.